

ELECTORAL AREA G – SALTAIR

SUMMARY FORM ATTACHMENT

This attachment to the Housing Needs Assessment Report Summary Form provides the long-form answers that did not fit within the space available on the form.

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies

The Cowichan Valley Regional District (CVRD) is currently harmonizing seven electoral area official community plans (OCPs) and eight zoning bylaws into one Official Community Plan for the Electoral Areas (HOCP). The HOCP Draft Bylaw 4270 has been given second reading at the time this report has been drafted. Note that the HOCP has not included any amenity policies. The Regional Board will separately consider an amenity policy for all electoral areas concurrent with the adoption of Bylaw 4270.

Currently, electoral area G is covered by the Electoral Area G – Saltair OCP Bylaw No. 2500.

Section 8 General Residential Designation of the Electoral Area G OCP includes four objectives and policies relevant to housing.

The objectives are to preserve the rural character of Saltair, encourage affordable rental and special needs housing in appropriate areas, ensure an adequate supply of land for housing requirements and to protect and encourage home based businesses in keeping with the rural residential character of the community.

The policies within this section address how the Regional Board will regulate residential lands and support affordable, special needs and rental housing. This includes allowing secondary suites and prioritizing infill projects within existing residential areas rather than extending residential development into rural areas.

2. Any community consultation undertaken during development of the housing needs report

The project team developed a communications and engagement plan to guide public, stakeholder and First Nations engagement in the process. This plan was presented to the Electoral Area Services Committee on July 15, 2020. Given the COVID-19 health context and ministerial order limiting the size of gatherings, public, stakeholder and First Nations engagement on this project was focused on online, phone and virtual engagement activities designed to gather qualitative information on current and future housing needs and opportunities.

Residents from across the CVRD, including all nine electoral areas and four member municipalities, were invited to participate in an online PlaceSpeak questionnaire that ran from September 1 to October 13, 2020. Residents were also invited to participate in a Placelt activity, where they indicated on a map what kind of housing is needed where and why. Over that time, 251 participants participated in the online questionnaire or Placelt activity including nine who submitted paper copies of the questionnaire.

Advertisements raising awareness of the process and promoting the questionnaire ran from mid-August to mid-October in the following publications:

- Cowichan Valley Citizen

- Shawnigan Focus
- Lake Cowichan Gazette
- Chemainus Valley Courier
- Ladysmith Chronicle
- Valley Voice

The questionnaire was also promoted through the CVRD and member municipality social media accounts (Facebook and Twitter) in a series of posts with accompanying graphics and animations.

The CVRD Housing Needs Assessment webpage (cvrd.bc.ca/housingneeds) was the central online hub of information on the project and linked to a PlaceSpeak project page, the online questionnaire and Placelt exercise. This same information was also available on member municipality webpages.

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities and the provincial and federal governments and their agencies)

- Community Cafés: Three virtual Community Cafés were carried out to facilitate discussion about current and future housing needs, separated into the following three themes:
 - Health
 - Youth/families
 - Economy

60 organizations were invited to Community Cafés and 16 organizations participated.

Health authorities, community health organizations and First Nation health organizations were invited to participate on the health-focused Community Café.

Youth-specific organizations, community service organizations, school districts and independent schools were invited to the youth and family-focused event.

Developers, local chambers of commerce, Realtors, First Nations, business improvement associations and tourism organizations were invited the economy-focused event.

- Key Stakeholder Interviews: A series of background interviews were conducted with key stakeholders to better understand the current state of housing and trends in market and non-market housing. Stakeholders from 33 organizations were invited to participate including community organizations, housing organizations, housing providers and developers.

4. Any consultation undertaken with First Nations

Letters were mailed to the chiefs and staff of the following nine First Nations formally inviting them to participate in the process:

- Cowichan Tribes
- Ditidaht First Nation
- Halalt First Nation
- Ts'uubaa-asatx Nation
- Lyackson First Nation

- Malahat Nation
- Pauquachin First Nation
- Penelakut Tribe
- Stz'uminus First Nation

The Cowichan Housing Association followed up with all nine and completed eight interviews with housing managers from these First Nations.

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing

Quantitative

There are currently no non-market units in electoral area G, and 11 households in the private market receive rent subsidy from BC Housing.

Renter households in electoral area G making less than \$48,400 per year tend to spend more than 30% of their annual income on housing expenses, placing these households in core housing need, while renter households making less than \$26,600 per year tend to spend more than 50% of their annual income on housing expenses, placing them in extreme core housing need. This analysis suggests that 59% of electoral area G's renter households are in core housing need and 28% are in extreme core housing need. In addition, households with incomes below approximately \$57,000 will not be able to afford renting in new developments.

The majority of owner households with mortgages in electoral area G making below \$63,800 per year spend more than 30% of their annual income on housing expenses, placing these households in core housing need. This analysis suggests that 13% of electoral area G's owner households are in core housing need.

Qualitative

Engagement results from electoral area G respondents were consistent with regional engagement results, which identified a need for a spectrum of affordable housing options. Specifically, electoral area G respondents highlighted the need for more affordable rental units. Electoral area G respondents suggested facilitating the allowance of secondary suites, particularly on large acreages. Interviews suggested that the large number of recreational properties and high construction costs on the gulf islands are a barrier to affordable housing on the gulf islands.

2. Rental housing

Quantitative

There is insufficient data to calculate the number of rental units, or vacancy rates, within electoral area G. The limited data suggests rental housing is scarce with almost no vacancy (0.2%).

Rental housing costs were modelled based on the Canadian Rental Housing Index (2016), the Canadian Mortgage and Housing Corporation (CMHC) Housing Data Portal and interviews with local property managers. Based on these costs, a household who rents in electoral area G and makes less than \$48,400 per year likely spends more than 30% of their annual income on housing expenses. This means those households are considered in core housing need. Households that rent and make less than \$26,600 per year are likely to spend more than 50% of their annual income on housing expenses, placing them in extreme core housing need. This analysis suggests

that 59% of electoral area G's renter households are in core housing need and 28% are in extreme core housing need.

In addition, households with annual incomes below \$57,000 will not be able to afford renting in new developments, a possible reason for which is the increasing price of construction and rural services (e.g. septic, well).

Qualitative

Engagement results from electoral area G did indicate that secondary rentals (such as basement suites) were needed to meet housing needs. Many were in favour of more flexible zoning to allow for smaller lot sizes and unit sizes, like tiny homes.

3. Special needs housing:

Quantitative

There is no quantitative data on current or anticipated need for special needs housing for electoral area G.

Qualitative

Supportive housing was identified through stakeholder and public engagement as a key component of the housing spectrum, along with a recognition that those with special needs require additional support alongside adequate shelter to ensure long-term safety and success. Respondents in electoral area G felt that supportive and assisted living (housing with supports) was needed to meet housing challenges in their community.

4. Housing for seniors

Quantitative

Electoral area G has a median age of 54.3, which increased from 46.7 in 2006. Electoral area G is the oldest and fastest aging jurisdiction in the CVRD. The percentage of people older than 65 years old has increased from 22% in 2006 to 36% in 2016.

Qualitative

Overall, engagement participants highlighted the limited availability of assisted care homes and independent living facilities. This shortage has required some seniors to seek supportive housing outside of their communities.

Electoral area G respondents felt that seniors were having the most difficulty meeting their housing needs and some older respondents shared that they required support with home and yard maintenance.

5. Housing for families

Quantitative

In electoral area G, 48% of households are two-person households, 15% are three-person, 9% are four-person and 3% are five-or-more-person households. If housing need by bedroom is defined as one bedroom per cohabitating couple plus one bedroom per individual (including children) not in a cohabitating couple, electoral area G contains a significant over-supply of two-

bedroom homes and homes with three or more bedrooms.

While single-detached homes in electoral area G are the predominant dwelling type (92% of dwellings in 2016), they are also the most expensive form of housing. The average value of single-detached dwellings rose quickly between 2017 and 2019 to \$575,464 in 2019.

Qualitative

Some electoral area G respondents indicated that families and single-parent households were having difficulty meeting their housing needs.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness

Quantitative

The 2017 Summer Point-in-Time Homeless Count and Homeless Needs Survey Community Report did not provide data specific to electoral area G. However, it is hard to locate and count people who are homeless in rural areas, so there may be additional people experiencing homelessness in electoral area G, especially those who may be considered “hidden homeless” who are more difficult to locate and count.

People who are homeless throughout the CVRD tend to stay close to a community hub where they can access vital services, such as a food bank. Electoral area G has relatively few of these vital services. However, electoral area G is adjacent to the incorporated Town of Ladysmith and Municipality of North Cowichan, so people who are homeless or at risk of becoming homeless may locate in electoral area G close to these larger centres.

Qualitative

A lack of emergency shelters and long-term options for those experiencing homelessness in the broader region was identified through interviews with housing and community organizations. In particular, engagement results point to a lack of safe housing options for youth, First Nations, women and those with mental health challenges.

Respondents in electoral area G indicated that housing for those experiencing homelessness is needed to meet housing challenges in their community and indicated that low-income households were having difficulty meeting their housing needs in this community. Broader engagement results suggest that those seeking emergency shelter as well as supportive services frequently travel to Duncan or North Cowichan (particularly the South End), where most programs, shelters and services exist. As a result, Duncan and North Cowichan are overwhelmed by the demand incurred by out of area residents seeking shelter, with many community organizations indicating a desperate need for additional supports.

7. Any other population groups with specific housing needs identified in the report

Quantitative

The majority of owner households with mortgages in electoral area G making below \$63,800 per year spend more than 30% of their annual income on housing expenses, placing these households in core housing need. This analysis suggests that 13% of electoral area G’s owner households are in core housing need.

Qualitative

A safe house is needed in the region. A safe house currently exists in Duncan.

Were there any other key issues identified through the process of developing your housing needs report?

First Nations Housing

First Nation engagement indicated that members of the Penelakut Tribe and Stz'uminus First Nation face unique housing challenges.

The Penelakut Tribe identified a need for single-occupant, family and multi-generational housing; however, federal funding currently only supports multi-plex dwellings, creating a financial barrier for the development of smaller units. Lack of available reserve land for housing development is a hindrance to future housing, as are the additional costs associated with construction and the shipment of supplies due to ferry access only to Penelakut lands.

The Stz'uminus First Nation identified a need for additional housing, despite ongoing housing construction, as more single individuals and couples seek their own single-family homes and elder members may be seeking to downsize. To meet growing housing needs and to address overcrowding, the Stz'uminus First Nation hopes to explore alternative housing types like apartments and tiny homes.

Water infrastructure challenges on reserve land and rising construction costs are major barriers to development. Maintenance on existing reserve land homes is less financially accessible due to government land ownership and loan requirements. Off reserve, rentals are prohibitively expensive and available units may not be adequately maintained or suitable for multi-generational families.